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PATENT

Docket No.4090-4001

Express Mail Label No. EE645149697US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UTILITY APPLICATION AND APPLICATION FEE TRANSMITTAL (1.53(b))

ASSISTANT COMMISSIONER FOR PATENTS Box Patent Application Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of

Named Inventor(s) and Address(es):	TBA				
Title Enclosed are:	Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile				
[X] <u>13</u> page(s) o	f specification,1_ page(s) of Abstract, _4_ page(s) of claims				
[X] 7 sheets of	drawing [X] formal [] informal				
[] page(s) o	f Declaration and Power of Attorney				
[] Unsigned [] Newly Ex [] Copy from					
[] [Deletion of inventors including Signed Statement under 37 C.F.R. § 1.63(d)(2)				
declaration an	Incorporation by Reference: The entire disclosure of the prior application, from which a copy of the combined declaration and power of attorney is supplied herein, is considered as being part of the disclosure of the accompanying application and is incorporated herein by reference.				
[] Microfiche Co	omputer Program (Appendix)				
[] page(s)	of Sequence Listing				
	outer readable disk containing Sequence Listing ment under 37 C.F.R. § 1.821(f) that computer and paper copies of the Sequence Listing are the				
[] Claim for Price	Claim for Priority				
[] Certified copy	y of Priority Document(s)				
[] Engl	ish translation documents				

[]	Information Disclosure Statement				
	[] Copy of cited references				
	[] Copy of PTO-1449 filed in parent application serial No				
[]	Preliminary Amendment				
[X]	Return receipt postcard (MPEP 503)				
[]	Assignment Papers (assignment cover sheet and assignment documents)				
	[] Charge Fee(s) to Deposit Account No. 13-4500. Order No A DUPLICATE COPY OF THIS SHEET IS ATTACHED.				
	[] Assignment papers filed in parent application Serial No				
	[] Certification of chain of title pursuant to 37 C.F.R. § 3.73(b).				
[]	Priority of Dutch Application No, filed onis claimed under 35 U.S.C. § 119.				
[]	Cancel in this application original claims of the parent application before calculating the fee. (At least one original independent claim must be retained for filing purposes.)				
	[] A preliminary Amendment is enclosed. (Claims added by this Amendment have been properly numbered consecutively beginning with the number following the highest numbered original claim in the prior application.				
[]	The status of the parent application is as follows:				
	[] A Petition For Extension of Time and a Fee therefor has been or is being filed in the parent application to extend the term for action in the parent application until				
	[] A copy of the Petition for Extension of Time in the co-pending parent application is attached.				
	[] No Petition For Extension of Time and Fee therefor are necessary in the co-pending parent application.				
[]	Please abandon the parent application at a time while the parent application is pending or at a time when the petition for extension of time in that application is granted and while this application is pending has been granted a filing date, so as to make this application co-pending.				
	[] Transfer the drawing(s) from the patent application to this application.				
ſΊ	Amend the specification by inserting before the first line the sentence:				

Basic Fee

	Number Filed		Number Extra	Rate	\$760.00
Total		•			
Claims	20	-20=	0	x\$18.00	\$ 0.00
Independent			· · · · · · · · · · · · · · · · · · ·		
Claims	5	- 3=	2	X\$78.00	\$ 156.00
Multiple Dependent Claims	3				
• •	[] yes		Additional Fee =	\$260.00	ድለ
	[X] no		Add'l Fee =	NONE	\$0

Total: \$ 916.00

[x]	A statement claiming small entity status is attached or will be filed in the above-identified parent application and
	its benefit under 37 C.F.R. § 1.28(a) is hereby claimed. Reduced fees under 37 C.F.R. § 1.9(F) (50% of total)
	paid herewith \$ <u>419.00</u> .

A check in the amount of \$ in	payment of the application filing fee is attached.
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[] Charge Fee(s) to Deposit Account No. 13-4500. Order No.3566-4001. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

[] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for filing this application, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3566-4001. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

Dated: August 23, 2000

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Charles A. Rattner Registration No. 40,136

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FORM: UTL-TRAN.NY

Rev. 11/13/98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

TBA

Group Art Unit: TBA

Examiner: TBA

Serial No.

TBA

Filed

August 23, 2000

For

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Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile

EXPRESS MAIL CERTIFICATE

Express Mail Label No. <u>EE645149697US</u>
Date of Deposit August 23, 2000

I hereby certify that the following attached paper(s) and/or fee <u>Utility Application and Application Fee</u>

<u>Transmittal (enclosing 13 pages of specification, 1 page of Abstract, 4 pages of claims and 7 sheets of formal drawings, Figs 1-7); and Return Postcard is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, D.C. 20231.</u>

Charles A. Rattner (PTO Reg. No. 40,136)

(Typed or printed name of person mailing paper(s) and/or fee)

(Signature of person mailing paper(s) and/or fee)

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Rev. 05/27/98